



PTO/SB/08a (09-08)

Approved for use through 10/31/2008. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	09/802,481-Conf. #5875
		Filing Date	March 6, 2001
		First Named Inventor	Paul Willard
		Art Unit	3692
		Examiner Name	N. Subramanian
Sheet	1	of	6
		Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1*	US-6,567,791	05-20-2003	Lent et al.	
	A2*	US-6,064,987	05-16-2000	Walker et al.	
	A3*	US-6,272,506	08-07-2001	Bell	
	A4*	US-6,289,319	09-11-2001	Lockwood	
	A5*	US-6,311,169	10-30-2001	Duhon	
	A6*	US-6,349,290	02-19-2002	Horowitz et al.	
	A7*	US-20010011246	08-01-2001	TAMMARO	
	A8*	US-20010011282	08-01-2001	KATSUMATA et al.	
	A9*	US-20010014877	08-01-2001	DEFRANCESCO et al.	
	A10*	US-7,143,063-A1	11-28-2006	Lent et al.	
	A11*	US-20040064412	04-01-2004	Phillips et al.	
	A12*	US-6,324,524	11-27-2001	Lent et al.	
	A13*	US-5,819,235	10-06-1998	Tamai et al.	
	A14*	US-6,718,313	04-06-2004	Lent et al.	
	A15*	US-5,372,507	12-13-1994	Goleh	
	A16*	US-5,764,916	06-09-1998	Busey et al.	
	A17*	US-6,138,139	10-24-2000	Beck et al.	
	A18*	US-6,144,991	11-07-2000	England	
	A19*	US-6,167,395	12-26-2000	Beck et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.	
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc	
	B3	WO-9845797	10-15-1998	Propay U.S.A.	

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. \* CITE NO. Those application(s) which are marked with an single asterisk (\*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kind Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

I hereby certify that this paper (along with any paper referred to as being submitted or enclosed) is being deposited with the U.S. Postal Service on the date shown below with sufficient postage as First Class Mail, in an envelope addressed to: US Patent and Trademark Office, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
Date: 10/21/08	Signature:  (Pam Kerr)

Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	09/802,481-Conf. #5875
		Filing Date	March 6, 2001
		First Named Inventor	Paul Willard
		Art Unit	3692
		Examiner Name	N. Subramanian
Sheet	2	of	6
		Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS					
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A20*	US-6,449,646	09-10-2002	Sikora et al	
	A21*	US-6,516,421	02-04-2003	Peters et al.	
	A22*	US-6,535,492	03-18-2003	Shivelman	
	A23*	US-20020016731	02-01-2002	Kupersmit	
	A24*	US-6,795,812	09-21-2004	Lent et al.	
	A25*	US-5,375,055	12-20-1994	Togher et al.	
	A26*	US-5,866,889	02-02-1999	Weiss et al.	
	A27*	US-6,185,543	02-06-2001	Galperin et al.	
	A28*	US-6,622,131	09-16-2003	Brown et al.	
	A29*	US-20010027436	10-01-2001	Tenembaum	
	A30*	US-20020023051	02-01-2002	Kunzle et al.	
	A31*	US-20020029188	03-01-2002	Schmid	
	A32*	US-20030055778	03-01-2003	ERLANGER	
	A33*	US-6,542,936-B1	04-01-2003	Mayle e al.	
	A34*	US-6,085,195-A	07-04-2000	Hoyt et al.	
	A35*	US-6,058,428-A	05-02-2000	Wang et al.	
	A36*	US-5,724,155-A	03-03-1998	Saito	
	A37*	US-20010011262-A1	08-02-2001	Hoyt et al.	
	A38*	US-20030195848-A1	10-16-2003	Felger	

FOREIGN PATENT DOCUMENTS					
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>2</sup> -Number <sup>3</sup> -Kind Code <sup>4</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

Examiner Signature	Date Considered
--------------------	-----------------

<sup>1</sup>EXAMINER Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>2</sup> CITE NO. Those application(s) which are marked with an single asterisk (\*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(ii)) because that application was filed after June 30, 2003 or is available in the IFW. <sup>3</sup> Applicant's unique citation designation number (optional). <sup>4</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>5</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>6</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>7</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>8</sup> Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/APTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	09/802,481-Conf. #5875
		Filing Date	March 6, 2001
		First Named Inventor	Paul Willard
		Art Unit	3692
		Examiner Name	N. Subramanian
Sheet	3	of	6
		Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS					
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A39*	US-20020067500-A1	06-06-2002	Yokomizo et al.	
	A40*	US-6,766,302-B2	07-20-2004	Bach	
	A41*	US-6,085,126-A	07-04-2000	Mellgren, III et al.	
	A42*	US-5,235,519-A	08-10-1993	Miura	
	A43*	US-6,374,230-B1	04-16-2002	Walker et al.	
	A44*	US-6,510,418-B1	01-21-2003	Case et al.	
	A45*	US-5,778,164-A	07-07-1998	Watkins et al.	
	A46*	US-6,202,155-B1	03-13-2001	Tushie et al.	
	A47*	US-5,748,755-A	05-05-1998	Johnson et al.	
	A48*	US-5,590,038	12-31-1996	Pitroda	
	A49*	US-5,857,079	01-05-1999	Claus et al.	
	A50*	US-6,044,360	03-28-2000	Picciallo	
	A51*	US-6,267,292	07-31-2001	Walker et al.	
	A52*	US-6,070,149	05-30-2000	Tavor et al.	
	A53*	US-20010011245	08-02-2001	DUHON	
	A54*	US-6,049,784	04-11-2000	Weatherly et al.	
	A55*	US-5,963,625	10-05-1999	Kawecki et al.	
	A56*	US-6,330,546	12-11-2001	Gopinathan et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>2</sup> -Number <sup>3</sup> -Kind Code <sup>4</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. \* CITE NO.: Those application(s) which are marked with an asterisk (\*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

Substitute for form 1449/PTO		<b>Complete if Known</b>			
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	09/802,481-Conf. #5875		
		Filing Date	March 6, 2001		
		First Named Inventor	Paul Willard		
		Art Unit	3692		
		Examiner Name	N. Subramanian		
Sheet	4	of	6	Attorney Docket Number	132538-1014

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
	C1	"Creditnet.com--An Online Guide to Credit Cards", <a href="http://www.creditnet.com">http://www.creditnet.com</a> .	
	C2	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pp. 1-2, Jan. 28, 1992.	
	C3	Black, H.C., Black's Law Dictionary, p. 1586-1589, West Publishing Co., St. Paul, Minnesota, 1990.	
	C4	Emigh, J., "AnswerSoft Unveils Concerto for Web-Based Call Centers Feb. 5, 1996," Newsbytes, Feb. 5, 1997.	
	C5	Grigoris, R., "Webphony--It's not Just Callback Buttons Anymore," Computer Telephony, p. 92, Dec., 1997.	
	C6	Wagner, M., "Caring for Customers," Internet World, Sep. 1, 1999.	
	C7	Sweat, J., "Human Touch--A New Wave of E-Service Offerings Blends the Web, E-Mail, and Voice Bringing People back into the Picture," Informationweek, Oct. 4, 1999.	
	C8	Kirkpatrick, K., "Electronic Exchange 2000, The," Computer Shopper, Nov. 1999.	
	C9	Anon., "InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response," Business Wire, May 22, 2000.	
	C10	Kersnar, S., "Countrywide Offers Proprietary Technology for Online Wholesale Lending," National Mortgage News, vol. 24, No. 38, p. 8, Jun. 5, 2000.	

Examiner Signature	Date Considered
-----------------------	--------------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	09/802,481-Conf. #5875
		Filing Date	March 6, 2001
		First Named Inventor	Paul Willard
		Art Unit	3692
		Examiner Name	N. Subramanian
		Attorney Docket Number	132538-1014
Sheet	5	of	6

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C11	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.	
	C12	Whiteside, D.E., "One Million and Counting," Collections and Credit Risk, vol. 1, No. 11, p. 38, Nov. 1996.	
	C13	Fickenscher, L., "Providian Undercuts rivals with 7.9% Rate Offer," American banker, vol. 163, p. 16, Oct. 8, 1998.	
	C14	Fargo, J., "The Internet Specialists," Credit Card Management, vol. 11, No. 10, pp. 38-45, Jan. 1999.	
	C15	Lemay, T., "Browsing for a Mortgage a Click away," Financial Post, p. 1, Jan. 15, 2000.	
	C16	Wijnen, R., "Banks Fortify Online Services," Bank Technology News, vol. 13, No. 3, p. 8, Mar., 2000.	
	C17	Armstrong, Douglas "Fistar Web Site Helps Add Up Future", Milwaukee Journal Sentinel, March 28, 1996, Final Edition, front page through page 8.	
	C18	Anon. "IAFC Launches NextCard, The First True Internet VISA," Business Wire, New York: February 6, 1998, pg. 1 (3 pages).	
	C19	Lazarony, Lucy, "Only Online Applicants Need Apply," Bank Advertising News, North Palm Beach, March 23, 1998, Volume 21, Issue 15, pg. 1 (3 pages).	
	C20	FiData, Inc., News & Press Releases, "Instant Credit Union Loans via the Internet," <a href="http://web.archive.org/web/19990221115203/www.fidata-inc.com/news-pr01.htm">http://web.archive.org/web/19990221115203/www.fidata-inc.com/news-pr01.htm</a> .	

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	09/802,481-Conf. #5875
		Filing Date	March 6, 2001
		First Named Inventor	Paul Willard
		Art Unit	3692
		Examiner Name	N. Subramanian
Sheet	6	of	6
		Attorney Docket Number	132538-1014

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C21	FiData, Inc., Press Releases, "Instant Loan Approvals via the Internet," <a href="http://www.fidata-inc.com/news/pr_040198.htm">http://www.fidata-inc.com/news/pr_040198.htm</a> , April 1, 1998.	
	C22	Staff, "On-Line System Approves Loans While Customer Waits" - Abstract, Communication News, Volume 31, Issue 9, September 1994.	
	C23	Hibbard, Justin, Dalton, Gregory; Thyfault, Mary E.; "Web-based Customer Care," InformationWeek, June 1, 1998, 684, 18-20 (3 pages).	
	C24	"ESL Federal Credit Union Inaugurates Internet Target Marketing," PR Newswire, 210, October 6, 1998 (3 pages).	
	C25	Nash, Kim S. "Calling all Customers," Computerworld, December 1997, p. 25 and 28 (2 pages).	
	C26	Anon. "Affordable Lending Systems Now Available for Smaller Financial Institutions," Business Wire, May 18, 1998 (2 pages).	
	C27	Nexis - All News Sources - Examiner's NPL Search Results in Appl. Serial No. 11/932,498, included with Office Action issued October 8, 2008.	
	C28	"Sample Experian Credit Report" by Consumer Information @222 consumerinfo.com/espsam.htm at <a href="http://we.archive.org/web/">we.archive.org/web/</a> July 9, 1998.	

Examiner Signature	/Narayanswamy Subramanian/	Date Considered	01/30/2009
-----------------------	----------------------------	--------------------	------------

<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.<sup>2</sup>Applicant's unique citation designation number (optional). <sup>3</sup>Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./